

EPD WAIVER FINANCIAL ELIGIBILITY

Income – 300% SSI level (spousal income is not included here). In 2021, that's \$2,382/month.

- Remember that we are looking at GROSS income – before taxes, deductions and other things are taken out.

Resources – \$4,000; \$6,000 if joint resources with spouse

- Exempt Resources – See list on page 37 of handout titled Financial Eligibility for Institutional Care and Home and Community Based Services.

Strategies to reach financial eligibility

- Is your client over income?

○ Spend down program

- Allows non-Medicaid eligible DC residents to get Medicaid coverage if their medical debt reduces their income to “medically needy.”
- Spend Down Calculation
 - $\text{Income} - \text{MNIL} = \text{Monthly Excess Income} \times 6 = \text{Spend Down Amount}$
 - MNIL in 2020 is \$682.42. MNIL for 2021 will be announced by DHS soon.
- Gather all bills and receipts to submit to the Spend Down Unit
- Paid bills can be submitted for up to a 3 month period
- Unpaid bills can be submitted indefinitely
- Bills to submit can be related to medical expenses, medical equipment, transportation to/from medical appointments, etc. *See more info on page 38 of handout titled Financial Eligibility for Institutional Care and Home and Community Based Services.*
- If beneficiary is receiving home health services not covered by the EPD Waiver, submit invoices for those service hours.

- **Is your client over resources?**

- Spend down the beneficiary's savings on items for him/her, pay off beneficiary's debts, or transfer countable assets to non-countable assets. *See page 37 of handout titled Financial Eligibility for Institutional Care and Home and Community Based Services.*
- Penalty on transfers for less than Fair Market Value – 5 year look back period
- Exceptions to this penalty are found on pages 19-20 of handout titled *Financial Eligibility for Institutional Care and Home and Community Based Services.*
- A disabled individual may be able to set up a special needs trust to protect resources in the trust from disqualifying them from public benefit eligibility. Shared Horizons of DC can help with this process. *See more info on page 38 of handout titled Financial Eligibility for Institutional Care and Home and Community Based Services.*